

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In Re: §
JENNIFER L MCCARREL § Case No. 17-80461
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

BERNARD J. NATALE, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

| | |
|---|---|
| Assets Abandoned: 97,621.00 (Without deducting any secured claims) | Assets Exempt: 22,000.00 |
| Total Distributions to Claimants: 4,061.23 | Claims Discharged Without Payment: 95,067.00 |
| Total Expenses of Administration: 4,438.77 | |

3) Total gross receipts of \$ 8,500.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 8,500.00 from the liquidation of the property of the estate, which was distributed as follows:

| | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|--|---------------------|---------------------|---------------------|--------------------|
| SECURED CLAIMS (from Exhibit 3) | \$ 77,091.00 | \$ 12,233.95 | \$ 12,233.95 | \$ 0.00 |
| PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4) | NA | 4,438.77 | 4,438.77 | 4,438.77 |
| PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5) | NA | NA | NA | NA |
| PRIORITY UNSECURED CLAIMS (from Exhibit 6) | NA | 0.00 | 0.00 | 0.00 |
| GENERAL UNSECURED CLAIMS (from Exhibit 7) | 17,976.00 | 4,033.85 | 4,033.85 | 4,061.23 |
| TOTAL DISBURSEMENTS | \$ 95,067.00 | \$ 20,706.57 | \$ 20,706.57 | \$ 8,500.00 |

4) This case was originally filed under chapter 7 on 03/02/2017 . The case was pending for 13 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 03/15/2018 By: /s/BERNARD J. NATALE, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

| DESCRIPTION | UNIFORM TRAN. CODE ¹ | \$ AMOUNT RECEIVED |
|---|------------------------------------|-----------------------|
| 7409 Manor Rd Crystal Lake Il 60014-0000 Mchenry | 1110-000 | 8,500.00 |
| TOTAL GROSS RECEIPTS | | \$ 8,500.00 |

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

| PAYEE | DESCRIPTION | UNIFORM TRAN. CODE | \$ AMOUNT PAID |
|---|-------------|-----------------------|-------------------|
| NA | | NA | NA |
| TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES | | | \$ NA |

EXHIBIT 3 – SECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6D) | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|-----------|---|--------------------------|---------------------------------------|--------------------|-------------------|-------------|
| | Bankamerica, 4909 Savarese Circle Tampa, FL 33634 | | 64,319.00 | NA | NA | 0.00 |
| | Capital One Auto Finan, 3901 Dallas Pkwy Plano, TX 75093 | | 12,772.00 | NA | NA | 0.00 |
| 2 | Capital One Auto Finance, A Division Of Capital On | 4210-000 | NA | 12,233.95 | 12,233.95 | 0.00 |

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6D) | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|----------------------|----------|--------------------------|---------------------------------------|--------------------|-------------------|-------------|
| TOTAL SECURED CLAIMS | | | \$ 77,091.00 | \$ 12,233.95 | \$ 12,233.95 | \$ 0.00 |

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

| PAYEE | UNIFORM TRAN. CODE | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|--|--------------------------|---------------------|--------------------|-------------------|-------------|
| BERNARD J. NATALE | 2100-000 | NA | 1,516.55 | 1,516.55 | 1,516.55 |
| BERNARD J. NATALE | 2200-000 | NA | 12.35 | 12.35 | 12.35 |
| BERNARD J. NATALE LTD | 3110-000 | NA | 2,887.50 | 2,887.50 | 2,887.50 |
| BERNARD J. NATALE LTD | 3120-000 | NA | 22.37 | 22.37 | 22.37 |
| TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES | | \$ NA | \$ 4,438.77 | \$ 4,438.77 | \$ 4,438.77 |

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

| PAYEE | UNIFORM TRAN. CODE | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|--|--------------------------|---------------------|--------------------|-------------------|-------------|
| NA | NA | NA | NA | NA | NA |
| TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES | | \$ NA | \$ NA | \$ NA | \$ NA |

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6E) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|--|----------|--------------------------|--|---|-------------------|----------------|
| | | | 0.00 | NA | NA | 0.00 |
| TOTAL PRIORITY UNSECURED CLAIMS | | | \$ NA | \$ 0.00 | \$ 0.00 | \$ 0.00 |

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6F) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|-----------|---|--------------------------|--|---|-------------------|-------------|
| | Atg Credit, 1700 W Cortland St Ste 2 Chicago, IL 60622 | | 30.00 | NA | NA | 0.00 |
| | Atg Credit, 1700 W Cortland St Ste 2 Chicago, IL 60622 | | 20.00 | NA | NA | 0.00 |
| | Baxter Ecu, 400 North Lakeview Parkw Vernon Hills, IL 60061 | | 716.00 | NA | NA | 0.00 |
| | Baxter Empl Cr Union, 340 N Milwaukee Avenue Vernon Hills, IL 60061 | | 1,291.00 | NA | NA | 0.00 |
| | Capital One Bank Usa N, 15000 Capital One Dr Richmond, VA 23238 | | 1,492.00 | NA | NA | 0.00 |
| | Comenity Bank/express, Po Box 182789 Columbus, OH 43218 | | 0.00 | NA | NA | 0.00 |

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6F) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|-----------|--|--------------------------|--|---|-------------------|-------------|
| | Credit Box, PO Box 168 Des Plaines, IL 60016 | | 1,319.00 | NA | NA | 0.00 |
| | Credit Coll, Po Box 607 Norwood, MA 02062 | | 81.00 | NA | NA | 0.00 |
| | Credit Control Service, Po Box 607 Norwood, MA 02062 | | 141.00 | NA | NA | 0.00 |
| | Credit One Bank Na, Po Box 98872 Las Vegas, NV 89193 | | 100.00 | NA | NA | 0.00 |
| | Discover Fin Svcs Llc, Po Box 15316 Wilmington, DE 19850 | | 2,345.00 | NA | NA | 0.00 |
| | Kohls/capone, N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051 | | 2,444.00 | NA | NA | 0.00 |
| | Nissan Motor Acceptanc, Po Box 660360 Dallas, TX 75266 | | 0.00 | NA | NA | 0.00 |
| | Northwest Collectors, 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008 | | 564.00 | NA | NA | 0.00 |
| | Northwest Collectors, 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008 | | 205.00 | NA | NA | 0.00 |

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6F) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|---|--|--------------------------|--|---|--------------------|--------------------|
| | Portfolio Recovery Ass, 120 Corporate Blvd Ste 1 Norfolk, VA 23502 | | 899.00 | NA | NA | 0.00 |
| | Santander Consumer Usa, Po Box 961245 Ft Worth, TX 76161 | | 6,329.00 | NA | NA | 0.00 |
| | Synco/amazon, Po Box 965015 Orlando, FL 32896 | | 0.00 | NA | NA | 0.00 |
| 4 | Capital One, N.A. | 7100-000 | NA | 2,444.58 | 2,444.58 | 2,444.58 |
| 1 | Discover Bank | 7100-000 | NA | 268.22 | 268.22 | 268.22 |
| 3 | PYOD LLC As Assignee | 7100-000 | NA | 486.58 | 486.58 | 486.58 |
| | Robert Wanat | 7400-000 | NA | 834.47 | 834.47 | 834.47 |
| | Capital One, N.A. | 7990-000 | NA | NA | NA | 20.92 |
| | Discover Bank | 7990-000 | NA | NA | NA | 2.30 |
| | PYOD LLC As Assignee | 7990-000 | NA | NA | NA | 4.16 |
| TOTAL GENERAL UNSECURED CLAIMS | | | \$ 17,976.00 | \$ 4,033.85 | \$ 4,033.85 | \$ 4,061.23 |

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit 8

Case No: 17-80461 TML Judge: Thomas M. Lynch Trustee Name: BERNARD J. NATALE, TRUSTEE
Case Name: JENNIFER L MCCARREL Date Filed (f) or Converted (c): 03/02/2017 (f)
341(a) Meeting Date: 04/20/2017
For Period Ending: 03/15/2018 Claims Bar Date: 08/04/2017

| 1 | 2 | 3 | 4 | 5 | 6 |
|--|------------------------------------|--|---|---|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Formally Abandoned OA=554(a) | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 1. 7409 Manor Rd Crystal Lake IL 60014-0000 Mchenry | 82,730.00 | 165,000.00 | OA | 8,500.00 | FA |
| 2. 2012 Honda Civic Coupe Si Mileage: 34,500 Valued Via Kbb On | 10,816.00 | 10,816.00 | OA | 0.00 | FA |
| 3. Various Used Household Furniture And Personal Possessions, I | 875.00 | 0.00 | OA | 0.00 | FA |
| 4. 1 Used Cell Phone, 1 Used Tv, 1 Used Clock Radio, 1 Used Cof | 550.00 | 0.00 | OA | 0.00 | FA |
| 5. Various Used Clothes | 200.00 | 0.00 | OA | 0.00 | FA |
| 6. Various Used Jewelry Pieces 1 Set Of Earrings, 1 Necklace An | 800.00 | 0.00 | OA | 0.00 | FA |
| 7. Cash | 50.00 | 0.00 | OA | 0.00 | FA |
| 8. Dcu | 500.00 | 0.00 | OA | 0.00 | FA |
| 9. Simple Bank (Debtor Used For 10 Transactions And Only Made O | 0.00 | 0.00 | OA | 0.00 | FA |
| 10. Employer Sponsered | 18,000.00 | 0.00 | OA | 0.00 | FA |
| 11. American Homes For Rent | 1,600.00 | 0.00 | OA | 0.00 | FA |
| 12. Federal And State 2016 Potential Tax Refund | 3,500.00 | 0.00 | OA | 0.00 | FA |
| 13. Employer Sponsered Term | 0.00 | 0.00 | OA | 0.00 | FA |
| 14. Potential Personal Injury Suit Versus Sherman Hospital | 0.00 | 0.00 | OA | 0.00 | FA |

| | | | | |
|-----------------------------------|--------------|--------------|-----------------------------------|--------|
| TOTALS (Excluding Unknown Values) | \$119,621.00 | \$175,816.00 | \$8,500.00 | \$0.00 |
| | | | Gross Value of Remaining Assets | |
| | | | (Total Dollar Amount in Column 6) | |

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Exhibit 8

RE PROP # 1 -- Trustee has filed objection to exemption - Granted on 5/10/17

Initial Projected Date of Final Report (TFR): 06/01/2018

Current Projected Date of Final Report (TFR): 06/01/2018

Case 17-80461 Doc 32 Filed 03/22/18 Entered 03/22/18 14:22:07 Desc Main

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-80461
Case Name: JENNIFER L MCCARREL

Trustee Name: BERNARD J. NATALE, TRUSTEE

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX8947

Checking

Taxpayer ID No: XX-XXX8200

Blanket Bond (per case limit): \$3,000.00

For Period Ending: 03/15/2018

Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|---|---|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 11/29/17 | 1 | Robert S Wanat 7409 Manor Rd Crystal Lake, IL 60014 | Liquidation of Real Estate Sale of Property to Co-Owner | 1110-000 | \$8,500.00 | | \$8,500.00 |
| 02/01/18 | 1101 | BERNARD J. NATALE 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENTER ROCKFORD, IL 61107 | Distribution | | | \$1,528.90 | \$6,971.10 |
| | | BERNARD J. NATALE | Final distribution representing a payment of 100.00 % per court order. (\$1,516.55) | 2100-000 | | | |
| | | BERNARD J. NATALE | Final distribution representing a payment of 100.00 % per court order. (\$12.35) | 2200-000 | | | |
| 02/01/18 | 1102 | BERNARD J. NATALE LTD 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENER ROCKFORD, IL 61107 | Distribution | | | \$2,909.87 | \$4,061.23 |
| | | BERNARD J. NATALE LTD | Attorney Fees (\$2,887.50) | 3110-000 | | | |
| | | BERNARD J. NATALE LTD | Attorney Expenses (\$22.37) | 3120-000 | | | |
| 02/01/18 | 1103 | Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 | Ref # 1781 | | | \$270.52 | \$3,790.71 |
| | | | (\$2.30) | 7990-000 | | | |
| | | Discover Bank | Ref # 1781 (\$268.22) | 7100-000 | | | |
| 02/01/18 | 1104 | PYOD LLC As Assignee Resurgent Capital Services P O Box 19008 Greenville, SC 29602 | Ref #3323 FNBM | | | \$490.74 | \$3,299.97 |
| | | | (\$4.16) | 7990-000 | | | |
| | | PYOD LLC As Assignee | Ref #3323 FNBM (\$486.58) | 7100-000 | | | |

Page Subtotals:

\$8,500.00

\$5,200.03

Case 17-80461 Doc 32 Filed 03/22/18 Entered 03/22/18 14:22:07 Desc Main

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-80461
Case Name: JENNIFER L MCCARREL

Trustee Name: BERNARD J. NATALE, TRUSTEE
Bank Name: Associated Bank
Account Number/CD#: XXXXXX8947
Checking

Exhibit 9

Taxpayer ID No: XX-XXX8200
For Period Ending: 03/15/2018

Blanket Bond (per case limit): \$3,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|--|---|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 02/01/18 | 1105 | Capital One, N.A. % Becket And Lee Llp PO Box 3001 Malvern, PA 19355-0701 | Ref #8203 | | | \$2,465.50 | \$834.47 |
| | | | (\$20.92) | 7990-000 | | | |
| | | Capital One, N.A. | Ref #8203 (\$2,444.58) | 7100-000 | | | |
| 02/01/18 | 1106 | Robert Wanat 7409 Manor Road Crystal Lake IL 60014 | Final distribution representing a payment of 93.28 % per court order. | 7400-000 | | \$834.47 | \$0.00 |

| | | |
|---------------------------|------------|------------|
| COLUMN TOTALS | \$8,500.00 | \$8,500.00 |
| Less: Bank Transfers/CD's | \$0.00 | \$0.00 |
| Subtotal | \$8,500.00 | \$8,500.00 |
| Less: Payments to Debtors | \$0.00 | \$0.00 |
| Net | \$8,500.00 | \$8,500.00 |

Exhibit 9

| TOTAL OF ALL ACCOUNTS | | | |
|----------------------------|------------------------------|--------------------------------|---------------------|
| | NET DEPOSITS | NET DISBURSEMENTS | ACCOUNT BALANCE |
| XXXXXX8947 - Checking | \$8,500.00 | \$8,500.00 | \$0.00 |
| | \$8,500.00 | \$8,500.00 | \$0.00 |
| | (Excludes account transfers) | (Excludes payments to debtors) | Total Funds on Hand |
| Total Allocation Receipts: | \$0.00 | | |
| Total Net Deposits: | \$8,500.00 | | |
| Total Gross Receipts: | \$8,500.00 | | |

Page Subtotals:

\$0.00

\$0.00